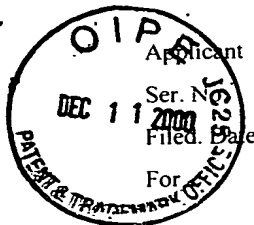


UNITED STATES PATENT AND TRADE MARK OFFICE



Applicant : Patrick SAVAGE
 Ser. No. : 09/181,658
 Filed Date : October 29, 1998
 For : A Method And System Of Combined Billing Of Multiple Accounts On A Single Statement
 Examiner : P. Kanof
 Art Unit : 2765

Assistant Commissioner for Patents
 Washington, D.C. 20231

RECEIVED
 DEC 20 2000
 Technology Center 2100

TRANSMITTAL

Sir:

Transmitted herewith are copies of the following documents for filing in the above-identified application:

Amendment
 Check in the amount of \$80

Shown below are the fees for the presentation of the amended claims:

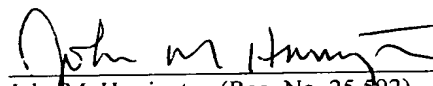
	Claims	Highest #			
	<u>Remaining</u>	<u>Previously</u>	<u>Extra</u>	<u>Rate</u>	<u>Fee</u>
		<u>Paid For</u>			
TOTAL	51	53		\$18	\$0
Ind. Cls.	4	3	1	\$80	\$80
Multiple Dependent Claim Added..... NO					
TOTAL					\$80

A check in the amount of \$80.00 is enclosed to cover this response. The Commissioner is also hereby authorized to charge any deficiency or credit any overpayment for this response to Deposit Account Number 50-1458. A duplicate of this transmittal is attached for that purpose.

Respectfully submitted,

Date: 12/11/00

By:


 John M. Harrington (Reg. No. 25,592)
 for George T. Marcou (Reg. No. 33,014)

KILPATRICK STOCKTON LLP
 700 13th Street, NW, Suite 800
 Washington, DC 20005
 Telephone: (202) 508-5800
 Facsimile: (202) 508-5858

C0464-182442
 WINLIB01:862312.1



EXPRESS MAIL CERTIFICATE

RECEIVED
DEC 20 2000
Technology Center 2100

Express Mail" mailing label number:

EL 507 837 358 US

Date of Deposit:

December 11, 2000

Type of Document(s):

Amendment Transmittal (duplicate);
Amendment;
Check in the amount of \$80.00;
And
Return Postcard

Serial No.:

09/181,658

Date Filed:

October 29, 1998

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.


Kim Elzea

CITI0113-US

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Savage et al.

Group Art Unit: 2765

Application No.: 09/181, 658

Examiner: Kanof, P.

Filed: October 29, 1998

For:

**A METHOD AND SYSTEM OF COMBINED BILLING
OF MULTIPLE ACCOUNTS ON A SINGLE
STATEMENT**

Assistant Commissioner for Patents
Washington, DC 20231

RECEIVED
DEC 20 2000
Technology Center 2100

AMENDMENT

In response to the Office Action mailed September 13, 2000, please amend the
above-identified U.S. patent application as follows:

IN THE CLAIMS:

Please amend the claims as follows:

1. (Amended) A method of combined billing for at least one customer on
a plurality of customer accounts, comprising:

receiving account data for the plurality of customer accounts
electronically from time-to-time by a service provider from each of a plurality of
billers;

acquiring ownership of receivables represented by the account data by
the service provider under contractual arrangements with the plurality of billers upon
receipt of the account data;

automatically calculating account charges for the plurality of customer
accounts from the account data;

aggregating the account charges for at least one customer on [a] the
plurality of customer accounts;

automatically formatting a combined bill for the customer from the
aggregated account charges; and

automatically rendering the combined bill to the customer.